

REMARKS/ARGUMENTS

Claims 1-20 were pending in this application. Claims 1, 10 and 17 have been amended. No claims have been added or canceled. Hence, claims 1-20 remain pending. Reconsideration of the subject application as amended is respectfully requested.

Claims 1-7, 9-15 and 17-20 stand rejected under 35 U.S.C. § 103(a) as being disclosed by the cited portions of U.S. Patent No. 5,899,980 to Wilf, *et al.* (hereinafter "Wilf"), in view of the cited portions of U.S. PreGrant Publication No. 2002/0055909 to Fung, *et al.* (hereinafter "Fung").

Claims 8 and 16 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Wilf, in view of Fung, and further in view of the cited portions of U.S. Patent No. 5,920,847 to Kolling, *et al.* (hereinafter "Kolling").

Claims 1, 10 and 17 have been amended to more particularly point out and distinctly claim the Applicant's claimed invention. No new matter has been added.

Claim rejections under 35 USC § 103(a)

The Applicants have amended claims 1, 10, and 17 to avoid the prior art of record. Each of the independent claims includes subject matter not taught or suggested by the cited references. Specifically, claim 1 recites, "opening a new web browser window for the customer, wherein opening the new web browser window requires no customer input; [and] presenting a transaction amount in the new web browser window, whereby the customer can assent to the transaction amount through interaction with the new web browser window." This is not taught or suggested by the cited references. Fung appears to teach opening a new web browser window. The Applicants, however, have successfully overcome Fung as a prior art references (see, Applicant's Reply Brief filed July 27, 2005). More importantly, however, Fung does not teach presenting a transaction amount in the new web browser window. Applicant's Admitted Prior Art has also been cited against this limitation. Nowhere, however, do the Applicants admit that a new web browser is opened into which a transaction amount is presented. Further still, Wilf does not teach opening a new web browser window, as correctly stated in the office action of July 15, 2004. Hence, claim 1 is believed to be allowable, at least for this reason.

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Claims 10 and 17 include similar limitations and are believed to be allowable for similar reasons. The remaining claims depend from one of the independent claims and are believed to be allowable, at least for the reasons stated above.

V. Conclusion

In view of the foregoing, the Appellants believe all claims now pending in this Application are in condition for allowance.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,



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